

COMPLAINTS HANDLING POLICY

Blueberry PaymentSolutions Limited

This document provides guidelines for resolution and the treatment of complaints made by our customers.

Policy Statement

At Blueberry Payment Solutions Ltd we believe that if a customer wishes to file a complaint or express dissatisfaction, it should be easy for them to do so. It is Blueberry Payment Solutions Ltd policy to receive complaints and consider them as an opportunity to learn, adapt, improve and provide better service.

The purpose of this policy is to ensure that complaints are handled properly and that all customer complaints or comments are taken seriously. It is Blueberry's obligation to give a full written response to complaints received within 15 (fifteen) business days, or 35 (thirty five) business days in exceptional circumstances according to the PSD2 requirements.

COMPLAINTS PROCEDURE

Blueberry Payment Solutions Ltd (the 'Company'), has established this Complaints Procedure in order to serve the best interests of our Clients, in a fair, transparent, and fast manner, in the case where complaints arise during the lifetime of the business relationship. The below-mentioned procedure indicates how the Company will handle in an effective way, any Complaints submitted by our Clients.

The sequence of the Complaints Procedure is as follows:

1. Submission of a Complaint on behalf of our Client

The Client of the company may submit a complaint in writing and address it to the Customer Service team by the following methods:

- Through telephone: +357 26 257 800
- Emailing: info@blueberrycard.com or
- Writing to Blueberry at 20 Charalambou Mouskou Street, Office 504, ABC Business Centre, Paphos, 8010, Cyprus.

Customer Service team undertakes the responsibility to administer and investigate the complaints that may be submitted from our Clients.

Customer should provide to the customer Service team with as much information as possible when making his/her complaint. This will help BPS to understand the issue and resolve it quickly. Customer at a minimum should include the following:

- Name and Surname
- The phone number and email address associated with the account
- A description of the complaint
- When the incident occurred
- How you would like BPS to put the matter right.

2. Acknowledgement of receipt of the Complaint

Blueberry Payment Solutions Ltd is obliged to acknowledge receipt of any complaints arising from a customer within five (5) days from the receipt of the complaint.

3. Internal evaluation and handling of the Complaint

Customer Service team will review the complaint in depth and try to resolve it without any undue delay, once they acknowledge receipt. The custodian officer may contact the client directly, either by email or telephone, in order to kindly request further information or clarifications relevant to the complaint raised.

The assigned officers will kindly request from the client his cooperation all through the lifecycle of the complaint until its final resolution.

Blueberry Payment Solutions commits itself to take all actions deemed necessary to investigate and try to derive an outcome of the client's complain, within the period of two months from the date of receipt of the complaint.

In the event that the complaint might requires a more in-depth investigation, and the company cannot derive in a resolution within the time frame stated above from the date of receipt of the complaint, the company has the obligation to issue a holding response in writing or any other durable medium. The holding response to the client shall clearly indicate the causes of the delay and when the investigation will likely be completed. The company shall provide to the client the outcome of the investigation (e.g., Chargeback dispute/un-authorized card transaction process) the soonest possible, but no later than three (3) months from the date of receipt of the complaint. The delivery of the outcome of the investigations depends on the complexity of the case.

The company internally records and file any complaints that are being received with a written form with a unique reference number. This reference number can be used during the communication with the client.

4. Final Outcome of our Investigation

When BPS reach the final outcome of complaint's decision, Customer Service Support team will inform the client without any delay. Further any relevant actions (e.g., corrective actions & remedial changes) that need to be done from BPS will take place if applicable and necessary.

In the event where the customer is not satisfied with the final outcome of our BPS investigation and wish to escalate his complaint he may proceed as follows. In the first instance the client should contact our card issuer "UAB PAYRNET" ("Payrnet") being a company incorporated in the Republic of Lithuania. Payrnet is an authorized electronic money institution with Supervisory Authority (licence reference 72, issued 28 August 2020).

If you have not contacted UAB PAYRNET, the Lithuania Financial Intelligence Unit will ask you to contact them first to give UAB PAYRNET a chance to put things right.

In the event the customer would like to escalate further. A submission of his/her complaint on the European Commission online dispute resolution platform (ODR platform) is recommended instead of complaining directly to the Lithuania FIU <http://ec.europa.eu/odr>. Currently it is not possible to use the platform for a Cyprus issuer like Us but this may change in the future.